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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/827,203	04/19/2004	James G. Ronca	0307090.0123	2339

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EXAMINER

COUSO, YON JUNG

ART UNIT	PAPER NUMBER
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2624

MAIL DATE	DELIVERY MODE
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06/04/2007

PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Office Action Summary

Application No.

10/827,203

Applicant(s)

RONCA ET AL.

Examiner

Yon Couso

Art Unit

2624

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 19 April 2004.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-55 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☒ Claim(s) 1 is/are allowed.
- 6) ☒ Claim(s) 2-6, 18, 23-25, 29-34, 46, 51-55 is/are rejected.
- 7) ☒ Claim(s) 7-17, 19-22, 26-28, 35-45 and 47-50 is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. _____.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
- * See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- 1) ☒ Notice of References Cited (PTO-892)
- 2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) ☐ Information Disclosure Statement(s) (PTO/SB/08)
Paper No(s)/Mail Date _____
- 4) ☐ Interview Summary (PTO-413)
Paper No(s)/Mail Date _____
- 5) ☐ Notice of Informal Patent Application
- 6) ☐ Other: _____

Art Unit: 2624

1. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of application for patent in the United States.

Claims 2-6, 18, 23-25, 29-34, 46, 57-55 are rejected under 35 U.S.C. 102(b) as being anticipated by Cahill et al (US Patent No. 5,678,046).

As to claim 2, Cahill teaches a method for processing financial information, the method comprising: receiving a first client request through an application program interface (API), wherein the API is accessed by one of a plurality of disparate types of client applications, and wherein the first client request comprises a first set of search parameters (column 4, lines 35-40); retrieving a first set of data index information through the API, from a first information repository of a plurality of disparate information repositories, using the first set of search parameters, wherein the first information repository comprises data index information corresponding to debit transactions and credit transactions (column 5, lines 25-45); and transmitting the first set of data index information to the client application through the API for display (column 8, lines 5-26).

As to claim 3, Cahill teaches receiving the first client request comprises: entering the first client request using a set of query screens of the client application, wherein the first set of search parameters comprises at least one of a capture date, an account number and a sequence number of a corresponding credit transaction; and transmitting the first set of search parameters to the API (column 5, lines 25-31).

As to claim 4, Cahill teaches retrieving the first set of data index information comprises: comparing the first set of search parameters to the data index information in the first information repository; determining if the first set of search parameters matches any of the data index information in the first information repository; and transmitting to the API any data index information in the first information repository matching the first set of search parameters (column 3, lines 35-41 and column 9, lines 25-31).

As to claim 5, Cahill teaches displaying the first set of data index information in a list format; and displaying an indicator adjacent to each item in the list corresponding to a credit transaction (column 4, lines 35-40 and column 5, lines 25-31).

As to claim 6, Cahill teaches that the plurality of disparate types of client applications comprises external client interfaces and internal applications (column 5, lines 19-43).

As to claim 18, Cahill teaches a method for processing financial information, the method comprising: receiving a client request through an application program interface (API), wherein the API is accessed by one of a plurality of disparate types of client applications, and wherein the client request comprises a set of search parameters (column 4, lines 35-40); retrieving a set of data index information, from an information repository of a plurality of disparate information repositories, using the set of search parameters, wherein the information repository comprises data index information corresponding to credit transactions and component deposit items, and wherein a credit transaction comprises one or more corresponding component deposit items (column 5, lines 25-45); and retrieving financial image information, from an image information

Art Unit: 2624

repository of a plurality of disparate image information repositories, for the retrieved data index information, wherein the image information repository comprises financial image information comprising images corresponding to credit transactions and component deposit items and image index information corresponding to the images (column 8, lines 5-46).

As to claim 23, Cahill teaches a system for processing financial information, comprising: an application program interface (API) accessible by a plurality of disparate types of client applications; and a plurality of servers operably connected to the API:

a. to retrieve financial information from a plurality of disparate financial information repositories in response to one or more client requests received through the API, wherein the financial information comprises data index information and financial image information (column 4, lines 35-40 and column 5, lines 25-45), and

b. to transmit the retrieved financial information to a client application through the API for display (column 5, lines 19-40 and column 8, line 5-26).

As to claim 24, Cahill teaches that the plurality of disparate financial information repositories are incompatible with each other (column 3, lines 35-41).

As to claim 25, Cahill teaches that the plurality of servers comprises at least one of a screen generator to facilitate display of retrieved data index information and financial image information as HTML or XML pages, a user administration bean to retrieve and store user administration information, a folder access bean to provide folders for data index information and financial image information search results and requests, an output services bean to provide remote printing and fax services, and a

Art Unit: 2624

billing bean to provide billing with respect to data index information and financial image information requests (column 5, lines 13-43).

As to claim 29, Cahill teaches that the plurality of disparate types of client applications comprises external client interfaces and internal applications (column 5, lines 19-43).

As to claim 30, Cahill teaches that one or more of the plurality of servers comprises at least one of a drill down request bean, an index retrieval bean and an image retrieval bean (column 5, lines 11-18).

As to claim 31, see claim 2.

As to claim 32, see claim 3.

As to claim 33, see claim 4.

As to claim 34, see claim 5.

As to claim 46, see claim 18.

As to claim 51, see claim 23.

As to claim 52, see claim 30.

As to claim 53, see claim 30.

As to claim 54, see claim 30.

As to claim 55, see claim 25.

2. Claim 1 is allowed.

Prior art fails to teach or suggest a method for processing financial information, the method comprising: receiving a first client request through an application program interface (API), wherein the API is accessed by one of a plurality of disparate types of

Art Unit: 2624

client applications, and wherein the first client request comprises a first set of search parameters; retrieving a first set of data index information through the API, from a first information repository of a plurality of disparate information repositories, using the first set of search parameters, wherein the first information repository comprises data index information corresponding to debit transactions and credit transactions; transmitting the first set of data index information to the client application through the API for display; receiving a second client request through the API from the client application, wherein the second client request comprises a second set of search parameters, and wherein the second set of search parameters is formed using the first set of data index information; retrieving a second set of data index information through the API, from a second information repository of the plurality of disparate information repositories, using the second set of search parameters, wherein the second information repository comprises data index information corresponding to credit transactions and component deposit items, and wherein a credit transaction comprises one or more corresponding component deposit items; transmitting at least one of the second set of data index information and an error message to the client application through the API for display; receiving a third client request through the API from the client application, wherein the third client request comprises a third set of search parameters, and wherein the third set of search parameters is formed using the second set of data index information; retrieving financial image information, from an image information repository of a plurality of disparate image information repositories, using the third set of search parameters, wherein the image information repository comprises financial image information

comprising images corresponding to credit transactions and component deposit items and image index information corresponding to the images; and transmitting the retrieved financial image information to the client application through the API for display.

3. Claims 7-17, 19-22, 26-28, 35-45, 47-50 are objected to as being dependent upon a rejected base claim, but would be allowable if rewritten in independent form including all of the limitations of the base claim and any intervening claims.

4. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

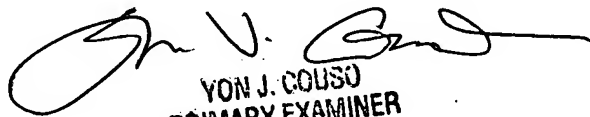
Meyer, Harif, Schaefer et al, and Apte are also cited.

5. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Yon Couso whose telephone number is (571) 272-7448. The examiner can normally be reached on Monday through Friday from 8:30 to 5:00.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Eileen Lillis, can be reached on (571) 272-6928. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

YJC
May 24, 2007


YON J. COUSO
PRIMARY EXAMINER